Your application for the David Jones Storecard

☐ You must have an annual household income (before tax) of $20,000 or more to apply for this Card

☐ You must be over 18 years of age, have a good credit history and be an Australian citizen or a permanent resident

Please complete all relevant fields. USE BLOCK CAPITALS in blue or black ink, then sign and date the form.

SECTION 1 – YOUR PERSONAL DETAILS

How would you like your name to appear on your new Card?
You can use a maximum of 20 characters, including spaces (Please spell your surname in full)

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Gender Male ☐ Female ☐

First Name

Middle Name

Surname

Date of Birth (You must be over 18 years to apply) D D M M Y Y

Driver's Licence No.

Licence Expiry Date D D M M Y Y

State of Issue

Have you been an American Express Cardmember? Present ☐ Former ☐ Never ☐

If present or former, please provide your American Express Card number

3 7 – –

Marital status

Single ☐ Married / De facto ☐ Divorced / Separated ☐ Widowed ☐

Number of dependants (excluding spouse)

Current residential address (Please do not provide a PO Box No.)

Unit No. Street No.

Street Name

Suburb

State Postcode

Residential Status

Mortgage ☐ Owned Outright ☐ Rent ☐ Board / Living with Parents ☐

How long have you lived at your current address? Y Y Years M M Months

If less than 5 years, what was your previous address? (Please do not provide a PO Box No.)

Unit No. Street No.

Street Name

Suburb

State Postcode

Home Telephone No. (0) –

Mobile Telephone No.

Email Address Your email address will be used to send you online statements, servicing and marketing notifications.

☐ Please √ tick if you do not want to receive your statement online.

☐ Please √ tick if you do not want to receive marketing offers via this email address.

You can update your preferences at any time by visiting davidjones.com.au or by calling 1300 36 89 89

SECTION 2 – YOUR HOUSEHOLD INCOME & EMPLOYMENT DETAILS

Employment status ☐ Full-time/Part-time ☐ Temp/Casual ☐ Self-employed ☐ Retired ☐ Student ☐ Home Duties ☐ Unemployed

Your annual salary before tax $ .00

Your other annual income before tax (including rental & investment income) $ .00

Your partner's/spouse's annual income before tax $ .00

Your Occupation (e.g. Teacher)

Name of Employer or Name of your Business

Nature of Business (e.g. Education)

Time with Employer Y Y Years M M Months

Work Telephone No. (0) –

Business address, street name

Suburb

State Postcode

SECTION 2 – YOUR EMPLOYMENT DETAILS CONTINUED

Accountant's Name (if self-employed). We need this information to verify the employment details you have provided. By providing the below, you are agreeing for your accountant to give your details to American Express.

Accountant's Telephone No (0) –

SECTION 3 – YOUR FINANCIAL DETAILS

Expenses:

Household rent/mortgage/board (monthly) $ .00

Household expenses excluding rent/mortgage/board (monthly) $ .00

Loans and Liabilities:

Car Loans (monthly repayments) $ .00

Personal Loans (monthly repayments) $ .00

Other Loans (e.g. investment property mortgage) (monthly repayments) $ .00

Combined Credit Card Limit for all your credit cards not held with American Express $ .00

Credit Limit:

If you would like us to assign you the maximum Credit Limit available to you based on your application information please √ tick this box ☐

If not, please provide your requested Credit Limit.

You can choose a credit limit between $1,000 and $15,000 (nominating a specific Credit Limit will not reduce your likelihood of approval). $ .00

SECTION 4 – YOUR REWARD OPTIONS

Choose to convert your Reward Points automatically each month to either David Jones Gift Card Points or Qantas Frequent Flyer points

☐ **David Jones Gift Card Points** 1 Reward Point = 1 Gift Card Point.
Redeem your Gift Card Points for David Jones Gift Cards. 13,300 Gift Card Points = $100 David Jones Gift Card.

☐ **Qantas Frequent Flyer points** 1 Reward Point = 0.5 Qantas Frequent Flyer points.
Redeem your Qantas Frequent Flyer points for Award flights or rewards from the online Qantas Frequent Flyer store for delivery in Australia. Please provide your Qantas Frequent Flyer Number. Alternatively, complimentary membership is available at qantas.com/joinffdavidjones

Qantas Frequent Flyer No.

SECTION 5 – SUPPLEMENTARY APPLICANT'S DETAILS

You can choose any family member, over 18 years of age. Please provide the Supplementary Applicant's name as you would like it to appear on their new Card.
You can use a maximum of 20 characters, including spaces (Please spell your surname in full)

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Gender Male ☐ Female ☐

First Name

Middle Name

Surname

Their current residential address (Please do not provide a PO Box No.)

Unit No. Street No.

Street Name

Suburb

State Postcode

Telephone No. Date of Birth (They must be over 18 years to apply) D D M M Y Y

Relationship to Card Applicant

PLEASE SIGN – BASIC APPLICANT

By signing below, I acknowledge that I have read and agreed to the Declaration overleaf. I also acknowledge that the above information will be used to assess my capacity to repay this product.

Signature of Basic Applicant

Date D D / M M / 20 Y Y

OFFICIAL USE ONLY – PLEASE COMPLETE USING CAPITAL LETTERS

Please tick applicant details that match driver's licence

☐ Name ☐ Address ☐ DOB ☐ Licence Details

Store No

Employee surname First initial Second initial

Employee No. Department No.

PCN

S/C: 35D4089004 BASIC AML PCT: 266 2G8

SPID: P11 MRIND: G MRIND: F ATI: DJJ51

Please bring your completed application form instore, fax to 02 8271 7718 or return by post to GPO Box 3479, Sydney NSW 2001 ▶

DECLARATION

IMPORTANT: THE PRIMARY CARD APPLICANT MUST READ THE INFORMATION AND SIGN OVERLEAF

To American Express Australia Limited ("we", "our", "us" or "American Express"):

By signing on the previous page, I request American Express to issue me with the Card specified in the application, and I declare that:

- The information I have given on this application is true and complete and I authorise American Express to check that information. I acknowledge that American Express relies on this information to consider this application.
- I am financially solvent and able to pay all my debts as they fall due.
- If this application is approved, I will comply with the Card Conditions and Financial Table that you will send me with the Card and will pay all fees and charges referred to in the Financial Table.
- If I have requested Reward Options I will comply with the Terms and Conditions of the Reward Option that American Express will send me.
- I understand and agree that I will be liable for all charges on the Basic Card and all Supplementary Card(s).
- American Express may produce this application or a copy or other reproduction of it as evidence of my application for the Card and my agreement to this Declaration.

Invitation to American Express and David Jones Limited ("David Jones")

I invite American Express, David Jones and their respective agents and preferred alliance organisations (including insurance companies) to share and use my personal information to provide me with the benefits offered with my Card and for marketing purposes. This includes contacting me by telephone, mail or email to discuss and agree with any purchase of goods or services from American Express or a related company, David Jones or any third party providing products jointly marketed with American Express or David Jones. I understand that I can call 1300 36 89 89 if I want to withdraw this invitation and remove my name from American Express or David Jones marketing lists or to cease receiving telemarketing calls. This invitation will remain in place until I withdraw it or for twelve months after I cease being an American Express Cardmember.

Authority to American Express and David Jones under the Privacy Act:

To assess this application, and if it is approved, to establish and manage the Card account, I understand American Express and David Jones need to:

- Collect personal information about me in this application form and from other sources; and
- Obtain my agreement in relation to the handling of my personal information. If I do not provide the information requested or give my agreement overleaf, I understand American Express may decline my application.

The joint American Express and David Jones Privacy Policy Statement sets out policies on management of personal information. In accordance with the Privacy Act, any person may access personal information about them held by American Express, and advise if they think it is inaccurate, incomplete or out of date.

To arrange access to personal information, request a copy of the joint American Express and David Jones Privacy Policy Statement or enquire generally about privacy matters, write to The Privacy Officer, American Express, GPO Box 1582, Sydney NSW 2001.

In this section, "personal information" means information about me, including about my financial circumstances, my creditworthiness, credit history, credit standing, credit capacity, my use of the Card and conduct of my account with American Express.

I agree that, subject to the Privacy Act, American Express and your agents may do the following (and if this application is successful, this agreement continues until such time as any credit provided to me is repaid):

- Obtain credit reports about me from credit reporting agencies to assess this application or to collect overdue payments from me, and obtain personal information from a business that provides commercial creditworthiness information.
- Disclose personal information to credit reporting agencies before, during or after providing credit to me. This includes, but is not limited to:
  - the fact that I have applied for a Card and the credit limit, and that American Express is a credit provider to me;
  - advice about Card payments at least 60 days overdue and which are in collection (and advice that payments are no longer overdue);
  - advice that cheque(s) drawn by me, or Direct Debit requests to my financial institution account which I have authorised American Express to make, which are more than $100, have been dishonoured more than once;
  - your opinion that I do not intend to meet my credit obligations or that I have committed some other serious credit infringement;
  - that credit provided to me has been paid or otherwise discharged; and
  - any other use in connection with my account as permitted under the Privacy Act.
- Exchange personal information with credit providers named in this application or in a credit report issued by a credit reporting agency. This is for purposes including but not limited to:
  - assessing my creditworthiness, this application and any subsequent application by me for credit;
  - notifying other credit providers of a default by me;
  - exchanging information about my Card account where I am in default with other credit providers;
  - your approval process as to any transactions I wish to make with the Card; and
  - your administration of my account.
- Exchange personal information with any person whose name I give American Express from time to time. This includes, for example, for the purpose of confirming my employment and income details with any employer, landlord/mortgagee, accountant, financial adviser or tax agent named in this application.
- If I am in default under my Card account, notify and exchange personal information with your collection agent.
- Transfer personal information confidentially to your related companies and other organisations which issue or service American Express Cards or provide services to American Express, subject to appropriate conditions of confidentiality. This includes transferring personal information to the USA or other countries for data processing and servicing.
- Monitor and record my telephone conversations with American Express from time to time in order to train your staff and control your service quality.
- Provide personal information to any organisation whose name, logo or trademark appears on this application or on the Card issued to me or who operates an airline rewards program or Frequent Flyer guest partner programs of which I am a member or of which I have applied to become a member for marketing, planning, product development and research purposes, and seek from and exchange with such organisations personal information about me.

I also agree that where I have provided American Express with information about another individual in this application form, I will make sure that the individual has seen, understood and agreed to:

- My supplying their personal information to American Express and the purposes for which American Express has collected the information;
- Their ability to access that information in accordance with the Privacy Act 1988 (and advise American Express if they think the information is inaccurate, incomplete or out of date); and
- The contact details of your Privacy Officer.

Minimum Credit Limit

The minimum credit limit for this product is $1,000. There is no ability to request a limit below this amount.

Reward Options

- Points are governed by the Terms and Conditions of the chosen Rewards program with your David Jones Storecard. For full Terms and Conditions go to davidjones.com.au/rewardpoints.
- If you do not make a selection in section 5 of this application form you will be automatically enrolled in David Jones Gift Card Rewards.

Subject to the David Jones Storecard and David Jones American Express Reward Program Terms and Conditions available at davidjones.com.au/rewardpoints. Reward Points are earned and converted to Qantas Frequent Flyer points in accordance with the David Jones Storecard and David Jones American Express Reward Program Terms and Conditions and exclusions apply. 1 Reward Point = 0.5 Qantas Frequent Flyer points. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points which are subject to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/frequentflyer. Exclusions apply. A joining fee of $82.50 usually applies, however American Express has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to David Jones Storecard Members who are not already a Qantas Frequent Flyer member and who apply at qantas.com/joinffdavidjones.

Online Statements and Account Information

By providing your email address you understand that you have agreed to receive electronic online statements and account information from us. These communications will include notification of online statements and may also include product updates and other important information related to your account unless you have indicated otherwise on the reverse of this form. You will be notified at your nominated email address when your statement is available to view. By agreeing to receive statements online, you understand you will not receive your statements by mail. You can elect to change this nomination or your email address at any time by notifying us on 1300 36 89 89.

Credit provided by American Express Australia Limited (ABN 92 108 952 085). Australian Credit Licence No. 291313.
® Registered Trademark of American Express Company.

Key facts about this Card

Correct as at: **April 2013**

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009

Description of credit card

Product name	The David Jones Storecard
Minimum credit limit	$1,000
Minimum repayments	2.5% or $30
Interest on purchases	24.74%
Interest free period	Up to 56 days
Interest on cash advances	Not Applicable
Annual fee	Nil
Late payment fee	$30

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from **www.davidjones.com.au/fees**

For more information on choosing and using credit cards visit the ASIC consumer website at **www.moneysmart.gov.au**

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit **www.davidjones.com.au/contactus**

Please retain this information for your records